

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

04/10/2025

IN RE:

SANJAY GULATI  
KEERTI GULATI  
515 JACKSON DRIVE  
APOLLO, PA 15613  
XXX-XX-1984 Debtor(s)

Case No.24-22191 CMB

Chapter 13

XXX-XX-2812

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

4/10/2025

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>WELTMAN WEINBERG &amp; REIS CO LPA**</b> ATTN CH 13 BANKRUPTCY NOTICES 5990 WEST CREEK RD STE 200  INDEPENDENCE, OH 44131	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: SOUTHWOOD FNCL TRUST/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: PNC BANK/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>GRB LAW**</b> C/O JEFFREY R HUNT ESQ - FOR PNG CO 525 WILLIAM PENN PLACE STE 3110  PITTSBURGH, PA 15219	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: PEOPLES/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>MERCEDES-BENZ FINANCIAL SVCS USA LLC**</b> ATTN TRUSTEE PMT PROCESSING [VEH] PO BOX 5209  CAROL STREAM, IL 60197	Trustee Claim Number:4 INT %: 10.99% Court Claim Number:11  CLAIM: 35,266.63 COMMENT: CL11GOV@10.99%/CONF*PMT/TT*20k@6%/PL	CRED DESC: VEHICLE ACCOUNT NO.: 3001
<b>PNC BANK NA</b> 3232 NEWMARK DR  MIAMISBURG, OH 45342	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:19  CLAIM: 0.00 COMMENT: PMT/CONF-NTC*DK4LMT*2ND*NO ACCT/SCH*BGN 9/24	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 6604
<b>RED TARGET LLC</b> DBA SCJ COMM FIN SERVICES 17507 S DUPONT HWY STE 2  HARRINGTON, DE 19552	Trustee Claim Number:6 INT %: 6.00% Court Claim Number:3  CLAIM: 9,809.56 COMMENT: 9810@6%/PL*0%/FACE	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 8137
<b>SANTANDER CONSUMER USA</b> PO BOX 560284  DALLAS, TX 75356	Trustee Claim Number:7 INT %: 6.00% Court Claim Number:5  CLAIM: 22,957.98 COMMENT: 22958@6%/PL	CRED DESC: VEHICLE ACCOUNT NO.: 8187
<b>MIDLAND CREDIT MANAGEMENT INC</b> PO BOX 2037  WARREN, MI 48090	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:13  CLAIM: 7,223.73 COMMENT: CITIBANK/BBY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6201
<b>DISCOVER BANK(*)</b> PO BOX 3025  NEW ALBANY, OH 43054	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:1  CLAIM: 9,553.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1349
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:4  CLAIM: 1,356.22 COMMENT: SYNC/AMZN	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4173

<b>CLAIM RECORDS</b>		
<b>SOUTHWOOD FINANCIAL TRUST I</b> C/O WELTMAN WEINBERG & REIS CO LP PO BOX 93784	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0416
CLEVELAND, OH 44101	CLAIM: 21,681.17 COMMENT: 2022 STDNT LN	
<b>JPMORGAN CHASE BANK NA S/B/M/T CHASE B</b> C/O JPMORGAN CHASE BANK NA PO BOX 15368	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:7	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5436
WILMINGTON, DE 19850	CLAIM: 18,270.78 COMMENT: NT/SCH	
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:8	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5702
NORFOLK, VA 23541	CLAIM: 4,180.82 COMMENT: NT/SCH*SYNCHRONY/LEVIN	
<b>SPRING OAKS CAPITAL SPV LLC</b> PO BOX 1216	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:9	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8167
CHESAPEAKE, VA 23327-1216	CLAIM: 1,468.86 COMMENT:	
<b>PA DEPARTMENT OF REVENUE*</b> BANKRUPTCY DIVISION PO BOX 280946	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:6	CRED DESC: PRIORITY CREDITOR ACCOUNT NO.: 1984
HARRISBURG, PA 17128-0946	CLAIM: 591.47 COMMENT: 7576*CL6GOV*NT/SCH-PL*2023	
<b>SOUTHWOOD FINANCIAL TRUST I</b> C/O WELTMAN WEINBERG & REIS CO LP PO BOX 93784	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:10-2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0414
CLEVELAND, OH 44101	CLAIM: 46,265.36 COMMENT: NT/SCH*SALLIE MAE*AMD	
<b>QUANTUM3 GROUP LLC - AGENT FOR CROWN J</b> C/O QUANTUM3 GROUP LLC PO BOX 2489	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:12	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7882
KIRKLAND, WA 98083-2489	CLAIM: 3,910.78 COMMENT: NT/SCH*COMENITY/IKEA	
<b>CAVALRY SPV I LLC - ASSIGNEE(*)</b> C/O CAVALRY PORTFOLIO SERVICES LLC* PO BOX 27288	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:14	CRED DESC: SECURED CREDITOR ACCOUNT NO.: 4588
TEMPE, AZ 85282	CLAIM: 4,106.98 COMMENT: CL14GOV@0%/CONF*NT/SCH-PL*JUDGMENT*CITIBANK	
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:17	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1029
LOUISVILLE, KY 40213-3439	CLAIM: 4,160.71 COMMENT: NT/SCH*MACYS	
<b>CITIBANK NA**</b> 6716 GRADE LN BLDG 9 STE 910-PY DEPT	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:16	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7712
LOUISVILLE, KY 40213-3439	CLAIM: 2,072.80 COMMENT: NT/SCH*MACYS	

## CLAIM RECORDS

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<b>PNC BANK NA</b> PO BOX 94982	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:15	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5724
	CLAIM: 15,172.45 COMMENT: NT/SCH	
CLEVELAND, OH 44101		
<b>PNC BANK NA</b> 3232 NEWMARK DR	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:19	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 6604
	CLAIM: 8,490.26 COMMENT: CL19GOV*18k/PL*2ND*NO ACCT/SCH*THRU 8/24	
MIAMISBURG, OH 45342		
<b>PNC BANK NA</b> 3232 NEWMARK DR	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:18	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 3868
	CLAIM: 0.00 COMMENT: CL18GOV*1141.61X60+2=LMT*ACCT NT/SCH-PL*1ST*BGN 9/24	
MIAMISBURG, OH 45342		